

In re:
Michael Joseph Borek
Debtor

Case No. 25-10528-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Jun 12, 2025

Form ID: 155

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | Michael Joseph Borek, 128 Ridgeway Ave, Norwood, PA 19074-1824 |
| 14976756 | Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616 |
| 14976759 | + Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 14979039 | + Rocket Mortgage, LLC, f/k/a Quicken Loans, LLC, c/o STEPHEN R. STARKS, Brock & Scott PLLC, 3825 Forrestgate Dr. Winston-Salem, NC 27103-2930 |
| 14984289 | + Rocket Mortgage, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 14978848 | + Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, Michigan 48226-3573 |
| 14976764 | U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| 14976739 | Email/Text: megan.harper@phila.gov | Jun 13 2025 00:25:00 | City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617 |
| 14976741 | Email/Text: cfcbbackoffice@contfinco.com | Jun 13 2025 00:24:00 | Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd Ste 400, Wilmington, DE 19808-2952 |
| 14976737 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Jun 13 2025 00:42:37 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 14976738 | ^ MEBN | Jun 13 2025 00:19:31 | Century Debt Consolidation, Attn: Bankruptcy, 2000 Commerce Loop Ste 2210, N Huntingdon, PA 15642-8111 |
| 14976740 | Email/Text: bankruptcy@philapark.org | Jun 13 2025 00:25:00 | City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819 |
| 14976742 | Email/PDF: creditonebknotifications@resurgent.com | Jun 13 2025 00:31:00 | Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273 |
| 14976743 | Email/Text: mrdiscen@discover.com | Jun 13 2025 00:23:00 | Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851 |
| 14978288 | Email/Text: mrdiscen@discover.com | Jun 13 2025 00:23:00 | Discover Bank, PO Box 3025, New Albany, OH 43054-3025 |
| 14976744 | Email/Text: Atlanticus@ebn.phinsolutions.com | Jun 13 2025 00:23:00 | Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555 |
| 14976745 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Jun 13 2025 00:30:57 | Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 |
| 14976746 | ^ MEBN | Jun 13 2025 00:19:21 | Hayt Hayt & Landau LLC, Meridian Center 1, 2 Industrial Way W, Eatontown, NJ 07724-2279 |
| 14976747 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jun 13 2025 00:24:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA |

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| | | | 19101-7346 |
| 14984738 | + Email/Text: RASEBN@raslg.com | Jun 13 2025 00:23:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14976748 | Email/PDF: ais.chase.ebn@aisinfo.com | Jun 13 2025 00:29:43 | Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203 |
| 14982505 | Email/PDF: resurgentbknotifications@resurgent.com | Jun 13 2025 00:29:33 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14976749 | + Email/PDF: resurgentbknotifications@resurgent.com | Jun 13 2025 00:29:38 | Lvny Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497 |
| 14976752 | Email/Text: ml-ebn@missionlane.com | Jun 13 2025 00:23:00 | Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348 |
| 14976750 | + Email/Text: Mercury@ebn.phinsolutions.com | Jun 13 2025 00:23:00 | Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064 |
| 14997859 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 13 2025 00:24:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 14976751 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 13 2025 00:24:00 | Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069 |
| 14982492 | Email/Text: inveniobkt@phillips-cohen.com | Jun 13 2025 00:24:00 | PCA Acquisition V, LLC, PCA Acquisition V, LLC c/o Phillips & Co, 1002 Justison Street, Wilmington, DE 19801 |
| 14976753 | Email/Text: fesbank@attorneygeneral.gov | Jun 13 2025 00:24:00 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 |
| 14998466 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 13 2025 00:42:07 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 14976754 | Email/Text: RVSVBCICNOTICE1@state.pa.us | Jun 13 2025 00:24:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14976755 | ^ MEBN | Jun 13 2025 00:19:17 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 |
| 14976757 | Email/Text: bankruptcy@philapark.org | Jun 13 2025 00:25:00 | Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538 |
| 14995105 | Email/Text: bnc-quantum@quantum3group.com | Jun 13 2025 00:24:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14976758 | ^ MEBN | Jun 13 2025 00:19:22 | Ratchford Law Group, P.C., 54 Glenmaura National Blvd Ste 104, Moosic, PA 18507-2161 |
| 14978847 | + Email/Text: EBN@brockandscott.com | Jun 13 2025 00:24:00 | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930 |
| 14976760 | Email/PDF: ais.sync.ebn@aisinfo.com | Jun 13 2025 00:29:36 | Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14976761 | + Email/Text: bankruptcy@td.com | Jun 13 2025 00:24:00 | TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243 |
| 14976762 | + Email/Text: bankruptcydepartment@tsico.com | Jun 13 2025 00:25:00 | Transworld System Inc, PO Box 15630, Wilmington, DE 19850-5630 |
| 14976763 | Email/Text: usapae.bankruptcynotices@usdoj.gov | Jun 13 2025 00:25:00 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404 |
| 14976765 | Email/Text: bknotice@upgrade.com | Jun 13 2025 00:23:00 | Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave |

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Fl 10, Phoenix, AZ 85004-2322

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

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|-------------------|--|
| ANDREW L. SPIVACK | |
|-------------------|--|

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|--|--|
| | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC andrew.spivack@brockandscott.com, wbefc@brockandscott.com |
|--|--|

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|-----------------|--|
| MARIO J. HANYON | |
|-----------------|--|

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|--|--|
| | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC wbefc@brockandscott.com, mario.hanyon@brockandscott.com |
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|------------------|--|
| MICHAEL A. CIBIK | |
|------------------|--|

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|--|---|
| | on behalf of Debtor Michael Joseph Borek help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com |
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|--------------------------------|--|
| SCOTT F. WATERMAN [Chapter 13] | |
|--------------------------------|--|

| | |
|--|-------------------------|
| | ECFMail@ReadingCh13.com |
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|-----------------------|--|
| United States Trustee | |
|-----------------------|--|

| | |
|--|-------------------------------|
| | USTPRegion03.PH.ECF@usdoj.gov |
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TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:
Michael Joseph Borek)
Debtor(s).) Case No. 25-10528-amc
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)

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: June 11, 2025

For The Court

Ashely M. Chan
Chief Judge, United States Bankruptcy Court